

<p style="text-align: center;">U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE</p> <p style="text-align: center;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p style="text-align: center;">(USE SEVERAL SHEETS IF NECESSARY)</p>	ATTY. DOCKET NO. PSCAPE.005A	APPLICATION NO. 09/447524
	APPLICANT Treider, et al.	
	FILING DATE November 23, 1999	GROUP 2768

U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
<i>RPJ</i>		4,799,156	01/17/89	Shavit, et al.			10/01/86
<i>RPJ</i>		5,689,651	11/18/97	Lozman			10/13/94
<i>RPJ</i>		5,694,552	12/02/97	Aharoni			07/24/95
<i>RPJ</i>		5,704,045	12/30/97	King, et al.			01/09/95
<i>RPJ</i>		5,924,083	07/13/99	Silverman, et al.			05/29/96
<i>RPJ</i>		6,016,482	01/18/00	Molinari, et al.			01/11/96
<i>RPJ</i>		6,029,149	02/22/00	Dykstra, et al.			04/26/99
<i>RPJ</i>		6,052,674	04/18/00	Zervides, et al.			12/23/97

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
					YES	NO	

EXAMINER	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)
<i>RPJ</i>	Block, et al., "Foundations of Financial Management", 8th Edition Chicago, Irwin, 1997, pp.213-214
<i>RPJ</i>	Bridgland, "International Factoring", Credit Control, July 1992, Vol. 13, No. 7, pp.23-27.
<i>RPJ</i>	Copy of International Search Report, International Application No. PCTUS99/28076, Filed November 23, 1999.
<i>RPJ</i>	Imhoff, "asset Securitization: Economic Effects and Accounting Issues", Accounting Horizons, March 1992, Vol. 6, No. 1, pp.5-16.
<i>RPJ</i>	Long, et al., "Trade Credit, Quality Quarcenees, and Product Marketability", Financial Management, Winter 1993, Vol. 22, No.4, pp. 117-127
<i>RPJ</i>	Snyder, "The Withering of Wholesale, Collections & Credit Risk", May 1997
<i>RPJ</i>	Tannous, et al., "Blanks and Small Business Export Finance: New Targets for Services and Marketing Strategies", International Journal of Bank Marketing, 1993, Vol. 11, No. 2, pp.10-17.

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EXAMINER	<i>RPJ</i>	DATE CONSIDERED	2/27/2002
<p>*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.</p>			